

Insurance

Description

Jump to: [Auto Liability](#) | [General Liability](#) | [Property](#) | [Supplementary Insurance](#) | [Workers' Compensation](#) | [FEMA Insurance](#)

The Insurance Office at EH&S serves as the liaison with the Department of Financial Services (DFS) and the Department of Management Services (DMS) for issues related to insurance.

The Insurance Office oversees the investigation of claims and suits as well as the negotiation of any third-party settlements. From a University-wide perspective, the Insurance Office acts as an advisor to the University in situations leading to exposure, risk and Insurance.

The University of Florida (UF) obtains coverages for auto liability, general liability and property (building and contents) coverage through the State Risk Management Trust Fund (the "Fund") which is administered by DFS.

Additional supplemental insurance coverage can be purchased through DMS at a cost to university departments (ex. Electronic Data Processing Equipment, Fine Art and Ocean Marine Coverages). Insurance coverage purchased through DMS is coverage offered to all Florida governmental entities including UF.

Who & What is Covered

- Employees acting within the course and scope of their UF employment.
- Agents
- Volunteers**

**Volunteers are eligible for UF coverage if:

- They fit the State of Florida's definition of a volunteer.
 - Volunteer – Any person who of his own free will provides goods or services to the named insured, with no monetary or material compensation as defined in Chapter 110, Part IV, Florida Statutes.
 - To be considered a volunteer for UF, the volunteer has completed volunteer process through HR including completing the [Volunteer Form](#).

Who & What is NOT Covered

- Employees while during personal time.
- Students
- Alumni
- Outside parties using University facilities
- Vendors
- Non-owned property (Unless the University has contractually agreed to cover and has care,

custody, and control of the property.)

Questions related to personal insurance and Workers' Compensation should be directed to the UF's **Human Resource Services**.

Questions related to Medical Malpractice should be directed to the UF [JMHHC Self Insurance Program](#)